

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 14-13773-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raul Febles aka Raul Febles-Torres 3531 Charles Court North Bergen, NJ 07047	Diane M. Febles 3531 Charles Court North Bergen, NJ 07047
---------------------------------------------------------------------------------------	-----------------------------------------------------------------

Social Security No.:

xxx-xx-1037	xxx-xx-0560
-------------	-------------

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 21, 2015.

On 1/17/17 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: February 22, 2017  
Time: 09:00 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 23, 2017  
JAN: clb

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Raul Febles  
 Diane M. Febles  
 Debtors

Case No. 14-13773-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb +Raul Febles, Diane M. Febles, 3531 Charles Court, North Bergen, NJ 07047-2311  
 cr +Embrace Home Loans, Inc., c/o LoanCare, LLC, 3637 Sentara Way,  
 Virginia Beach, VA 23452-4262  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Avenue, Fl. 7, Phoenix, AZ 85004-1071  
 lm Loancare Servicing Ctr, Interstate Corp Cntr Bld 9, Norfolk, VA 23502  
 514755970 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514564777 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218  
 514564778 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
 514564779 Bank Of America, De5-019-03-07, Newark, DE 19714  
 514564780 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 514564781 +Cap1/bstby, PO Box 30253, Salt Lake City, NJ 84130-0253  
 514878252 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514564782 +Chase, 201 N. Walnut St//dei-1027, Wilmington, DE 19801-2920  
 514564783 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802  
 514564784 +Citi, 701 E 60th St B, Sioux Falls, SD 57104-0493  
 514819125 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 514564785 +Cmre Financial Svcs In, 3075 E Imperial Hwy Ste, Brea, CA 92821-6753  
 514564786 +Department Of Taxation And Finance, ATTN: Office Of Counsel,  
 Building 9, W.A. Harriman Campus, Albany, NY 12227-0001  
 514623101 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 514623160 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 514564788 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514727526 +Embrace Home Loans, Inc., Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900,  
 Mt. Laurel, NJ 08054-4318  
 514571430 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
 514564789 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 514564792 +H N Y, Inc., 27 West 38th Street, New York, NY 10018-5518  
 514722097 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 29505-AZ1-1191,  
 Phoenix, AZ 85038-9505  
 514564794 Loancare Servicing Ctr, Interstate Corp Cntr Bld, Norfolk, VA 23502  
 515434837 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548  
 514564795 +Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955  
 514564796 +Pulse, Becker & Saltzman, Llc, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  
 514564797 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 514564798 +Solomon And Solomon, P.C., Five Columbia Circle, Albany, NY 12203-6374  
 514564799 +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241  
 514695528 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514564800 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 514564801 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 514564802 +Travis P. Febles, 3531 Charles Court, North Bergen, NJ 07047-2311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2017 23:58:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2017 23:58:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

514576223 E-mail/Text: mrdiscen@discover.com Jan 23 2017 23:57:55 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

514564787 +E-mail/Text: mrdiscen@discover.com Jan 23 2017 23:57:55 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316

514564790 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2017 23:56:26 Gecrb/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005

514564791 E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2017 23:55:50 Gecrb/walmart, Po Box 965024,  
 El Paso, TX 79998

514564793 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 23 2017 23:58:09 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

514843999 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2017 00:13:17  
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

514802649 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2017 23:56:18  
 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515905876 +E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2017 23:58:41  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,  
 Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

514703986 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2017 23:58:41  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 11

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Jan 23, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516390539\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,  
Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788  
515905875\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516390538\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Joint Debtor Diane M. Febles cbalala@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
Christopher J. Balala on behalf of Debtor Raul Febles cbalala@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
David L. Stevens on behalf of Debtor Raul Febles dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
David L. Stevens on behalf of Joint Debtor Diane M. Febles dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mazlett@mortoncraig.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Robert P. Saltzman on behalf of Creditor Embrace Home Loans, Inc. dnj@pbslaw.org  
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 9